

Certificate of Notice Page 1 of 3
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Joseph M. McLaughlin
Debtor

Case No. 15-17533-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Rochelle
Form ID: pdf900

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jul 28, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 30, 2016.

db +Joseph M. McLaughlin, 8606 Colony Drive, Philadelphia, PA 19152-2105

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 30, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 28, 2016 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor MidFirst Bank agornall@kmlawgroup.com,
bkgroup@kmlawgroup.com
BRETT L. MESSINGER on behalf of Creditor THE BANK OF NEW YORK MELLON TRUST COMPANY
blmessinger@duanemorris.com
BRETT L. MESSINGER on behalf of Creditor Ocwen Loan Servicing Ocwen Loan Servicing, LLC
blmessinger@duanemorris.com
JAMES D. MORAN on behalf of Debtor Joseph M. McLaughlin jamesdmoran@hotmail.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor MidFirst Bank bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
MARISSA M. O'CONNELL on behalf of Creditor City of Philadelphia, Law Department Tax Unit
marissa.o'connell@phila.gov, James.Feighan@phila.gov
PAMELA ELCHERT THURMOND on behalf of Creditor City of Philadelphia pamelathurmond@phila.gov,
james.feighan@phila.gov
STUART ISAAC SEIDEN on behalf of Creditor THE BANK OF NEW YORK MELLON TRUST COMPANY
siseiden@duanemorris.com, pmackenzie@duanemorris.com
STUART ISAAC SEIDEN on behalf of Creditor Ocwen Loan Servicing Ocwen Loan Servicing, LLC
siseiden@duanemorris.com, pmackenzie@duanemorris.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 11

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

Joseph M. McLaughlin		CHAPTER 13
	<u>Debtor</u>	
MidFirst Bank		
	<u>Movant</u>	
vs.		NO. 15-17533 MDC
Joseph M. McLaughlin		
	<u>Debtor</u>	
William C. Miller Esq.		11 U.S.C. Section 362
	<u>Trustee</u>	

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by Movant on Debtor's residence is **\$5,818.59**, which breaks down as follows;

Post-Petition Payments:	March 2016 through June 2016 at \$1,199.53
Fees & Costs Relating to Motion:	\$1,026.00
Suspense Balance:	(\$5.53)
Total Post-Petition Arrears	\$5,818.59

2. Debtor shall cure said arrearages in the following manner;

a). Beginning July 2016 and continuing through December 2016, until the arrearages are cured, Debtor shall pay the present regular monthly payment of **\$1,199.53** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1st) day of each month (with late charges being assessed after the 15th of the month), plus five (5) installment payments of **\$969.76** and one (1) installment payment of **\$969.79** towards the arrearages on or before the last day of each month at the address below;

MidFirst Bank
999 Northwest Grand Boulevard
Oklahoma City, OK 73118

b). Maintenance of current monthly mortgage payments to Movant thereafter.

3. Should debtor provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, Movant shall notify Debtor and Debtor's attorney of the default in writing and Debtor may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

6. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the court and the court shall enter an order granting Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: July 18, 2016

/s/ Joshua I. Goldman, Esquire

Joshua I. Goldman, Esquire
Attorney for Movant
KML Law Group, P.C.
Main Number: (215) 627-1322

Date: 7/18/16

James D. Moran
James D. Moran Esq.
Attorney for Debtor

Approved by the Court this 27th day of July, 2016. However, the court retains discretion regarding entry of any further order.

Magdelene D. Coleman
Bankruptcy Judge
Magdelene D. Coleman